

EXHIBIT 16

VIA CERTIFIED MAIL, RETURN RECEIPT
REQUESTED

1/13, 2016

Alice D. Petrone
c/o John B. Ennis, Esq.
1200 Reservoir Avenue
Cranston, RI 02920

Re: 24 Bretton Woods Drive, Cranston, RI 02920 ("the Premises")

NOTICE OF FORECLOSURE

Dear Alice D. Petrone:

This office represents Federal Home Loan Mortgage Corporation. Reference is hereby made to that certain mortgage ("the Mortgage") dated March 16, 2007, in the original principal amount of \$223,000.00, executed by Alice D. Petrone encumbering the Premises (together with the related promissory note and all other documents executed in connection therewith, "the Loan Documents"). The Loan Documents are in default by reason of, among other things, non-payment in accordance with their terms. Mortgagee is hereby invoking the public auction remedies as set forth in the Loan Documents.

Be advised that a mortgagee's foreclosure sale of the Premises will be conducted on March 16, 2016 at 02:00PM local time at the Premises. A copy of the legal notice, enclosed for your reference, will appear in Providence Journal. You will receive no further notice of this foreclosure. See attached notice of rights of active military servicemembers.

Be further advised that, pursuant to the terms of the Loan Documents, you are liable for all reasonable costs, legal fees and expenses incurred by the holder of the Loan Documents in connection with this debt to the extent permitted by applicable law. You will remain liable for any portion of the debt not recovered by the holder of the Loan Documents as a result of any foreclosure.

The holder of the Loan Documents hereby expressly reserves all of its rights and remedies pursuant to the Loan Documents and/or applicable law.

Disclosure pursuant to the Federal Fair Debt Collection Practices Act: This is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Notwithstanding the preceding, if you have received a Chapter 7 discharge under the federal Bankruptcy Code that applied to your note and mortgage on the property listed above and if that loan has not been reaffirmed, then this notice is NOT intended and does NOT constitute an attempt to collect a debt against you personally, but rather is being sent to you only as a step in the process of foreclosing the mortgage on the property listed above and it is NOT an attempt to assert that you have any personal liability for that debt.

{00371807.DOCX}

Certified Article Number

9414 7266 9904 2011 4584 86

SENDERS RECORD

Very truly yours,

MICHIEENZIE & SAWIN, LLC.
745 Boylston Street
Boston, MA 02116
Attorneys for the mortgage holder

Enclosures
14.0259F.RLMT001